

Information to identify the case:

Debtor 1	<u>Marc DeStefano</u>	Social Security number or ITIN	xxx-xx-7224
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Jennifer Mary DeStefano</u>	Social Security number or ITIN	xxx-xx-1170
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 14-27897-JKS			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Marc DeStefano

Jennifer Mary DeStefano

4/4/19

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Marc DeStefano
 Jennifer Mary DeStefano
 Debtors

Case No. 14-27897-JKS
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

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 Total Noticed: 41

Date Rcvd: Apr 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 06, 2019.

db/jdb
 cr +Marc DeStefano, Jennifer Mary DeStefano, 75 7th Street, Cresskill, NJ 07626-2507
 +BANK OF AMERICA, N.A., AS SERVICER FOR THE BANK, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 515020682 +American Express Legal, 500 North Franklin Turnpike, P.O. Box 278, Ramsey, NJ 07446-0278
 515020684 +Anthony J. Migliaccio, Jr., Esq., 500 North Franklin Turnpike, P. O. Box 278,
 Ramsey, NJ 07446-0278
 515020694 Estate Information Services, LLC dba, EIS Collections, PO Box 1730,
 Reynoldsburg, OH 43068-8730
 517879867 +Oliphant Financial, PO Box 864934, Orlando, FL 32886-4934
 515020698 Paragon Federal Credit Union, Cardmember Service, P.O. Box 790408,
 Saint Louis, MO 63179-0408
 515020697 Paragon Federal Credit Union, PO Box 400, Montvale, NJ 07645
 515020700 +Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
 515020701 +Sears/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
 515020703 +Visions FCU, 24 Mckinley Ave, Endicott, NY 13760-5491

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Apr 05 2019 00:16:25 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 05 2019 00:16:21 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515020683 EDI: HNDA.COM Apr 05 2019 03:38:00 American Honda Finance, PO Box 168088,
 Irving, TX 75016
 515020685 EDI: ARSN.COM Apr 05 2019 03:38:00 ARS National Services, POB 463023,
 Escondido, CA 92046-3023
 515020680 +E-mail/Text: kristin.villneauve@allianceoneinc.com Apr 05 2019 00:15:11 Alliance One,
 4850 Street Road, Suite 300, Feasterville Trevose, PA 19053-6643
 515020681 +EDI: BECKLEE.COM Apr 05 2019 03:38:00 American Express, PO Box 3001,
 16 General Warren Blvd, Malvern, PA 19355-1245
 515109880 EDI: BECKLEE.COM Apr 05 2019 03:38:00 American Express Bank, FSB, c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 515034354 EDI: AIS.COM Apr 05 2019 03:38:00 American InfoSource LP as agent for,
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 515072838 +EDI: ATLASACQU.COM Apr 05 2019 03:38:00 Atlas Acquisitions LLC,
 on behalf of Oliphant Financial, LLC, 294 Union St., Hackensack, NJ 07601-4303
 515020686 +EDI: BANKAMER.COM Apr 05 2019 03:38:00 Bank of America,
 Attn: Correspondence Unit/CA6-919-02-41, PO Box 5170, Simi Valley, CA 93062-5170
 515020689 EDI: CITICORP.COM Apr 05 2019 03:38:00 Citibank SD, NA, Attn: Centralized Bankruptcy,
 PO Box 20363, Kansas City, MO 64195
 515020702 EDI: CITICORP.COM Apr 05 2019 03:38:00 UNVL/Citi, Attn.: Centralized Bankruptcy,
 PO Box 20507, Kansas City, MO 64195
 515020687 +EDI: CAPITALONE.COM Apr 05 2019 03:38:00 Capital 1 Bank, Attn: General Correspondence,
 PO Box 30285, Salt Lake City, UT 84130-0285
 515020688 E-mail/Text: cms-bk@cms-collect.com Apr 05 2019 00:15:50 Capital Management Services,
 698 1/2 Ogden Street, Buffalo, NY 14206-2317
 515020690 EDI: RCSDELL.COM Apr 05 2019 03:38:00 Dell Financial Services,
 Dell Financial Services Attn: Bankruptcy, PO Box 81577, Austin, TX 78708
 515020692 +EDI: TSYS2.COM Apr 05 2019 03:38:00 DSNB Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 515048370 +EDI: TSYS2.COM Apr 05 2019 03:38:00 Department Stores National Bank/Macys,
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 515034349 EDI: DISCOVER.COM Apr 05 2019 03:38:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 515020691 +EDI: DISCOVER.COM Apr 05 2019 03:38:00 Discover Fin Svcs LLC, PO Box15316,
 Wilmington, DE 19850-5316
 515249822 EDI: ECAST.COM Apr 05 2019 03:38:00 ECAST SETTLEMENT CORPORATION, ASSIGNEE,
 OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262
 515020695 EDI: IRS.COM Apr 05 2019 03:38:00 Internal Revenue Service Correspondence, PO Box 7346,
 Philadelphia, PA 19101-7346
 515020696 EDI: RMSC.COM Apr 05 2019 03:38:00 JC Penney, P. O. Box 960090, Orlando, FL 32896-0090
 515020699 EDI: PRA.COM Apr 05 2019 03:38:00 Portfolio Recovery, Attn: Bankruptcy, PO Box 41067,
 Norfolk, VA 23541
 515245136 EDI: PRA.COM Apr 05 2019 03:38:00 Portfolio Recovery Associates, LLC, c/o Capital One,
 POB 41067, Norfolk VA 23541
 515245085 EDI: PRA.COM Apr 05 2019 03:38:00 Portfolio Recovery Associates, LLC, c/o Mbna,
 POB 41067, Norfolk VA 23541
 515245109 EDI: PRA.COM Apr 05 2019 03:38:00 Portfolio Recovery Associates, LLC,
 c/o Sears Gold Mastercard, POB 41067, Norfolk VA 23541
 515190155 EDI: PRA.COM Apr 05 2019 03:38:00 Portfolio Recovery Associates, LLC,
 c/o U.s. Bank National Association Nd, POB 41067, Norfolk VA 23541
 515020693 EDI: USBANKARS.COM Apr 05 2019 03:38:00 Elan Financial Service, PO Box 108,
 St Louis, MO 63166
 515020704 EDI: WESTASSET.COM Apr 05 2019 03:38:00 West Asset Management, 2829 Westwon Parkway,
 Suite 200, West Des Moines, IA 50266-1314

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 41

Date Rcvd: Apr 04, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515233844 EDI: ECAST.COM Apr 05 2019 03:38:00 eCAST Settlement Corporation, POB 29262,
New York NY 10087-9262

TOTAL: 30

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* ECAST SETTLEMENT CORPORATION, POB 29262, NEW YORK, NY 10087-9262
515033807* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
PO Box 10390, Greenville, SC 29603-0390)

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 06, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 4, 2019 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor BANK OF AMERICA, N.A., AS SERVICER FOR THE BANK OF
NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATE HOLDERS CWALT, INC.
ALTERNATIVE LOAN TRUST 2005-60T1 MORTGAGE PASS-THROUGH nj.bkecf@fedphe.com
Charles G. Wohlrab on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS TRUSTEE (CWALT 2005-60T1) cwohlab@logs.com, njbankruptcynotifications@logs.com
Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON, Et Al...
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor THE BANK OF NEW YORK MELLON, Et Al...
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Roger B. Radol on behalf of Debtor Marc DeStefano radolbankruptcy@gmail.com,
radolbankruptcy2@gmail.com
Roger B. Radol on behalf of Joint Debtor Jennifer Mary DeStefano radolbankruptcy@gmail.com,
radolbankruptcy2@gmail.com

TOTAL: 7